

DEPARTMENT OF THE ARMY  
HEADQUARTERS, JOINT READINESS TRAINING CENTER AND Fort Polk  
FORT POLK, LOUISIANA 71459-5341

CIVILIAN PERSONNEL  
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2004 FEDERAL EMPLOYEES GROUP LIFE INSURANCE PROGRAM OPEN SEASON

1. The Federal Employees Group Life Insurance (FEGLI) Program began on August 29, 1954. To celebrate this year's 50<sup>th</sup> anniversary of the FEGLI Program, OPM is conducting an Open Season from **1 September 2004 through 30 September 2004**.

2. During open season, Federal employees in eligible positions will be able to enroll in the FEGLI program (if they don't have Basic now) or increase or change current coverage without having a physical or answering any questions about their health. Compensationers cannot participate in the Open Season unless they are still insured as employees (i.e., *during the first 12 months in non-pay status*). However, as with any other employees in non-pay status, any coverage that compensationers elect during the Open Season will not become effective until they are back in pay and duty status and as indicated below in paragraph 10. Compensationers who are reemployed on a part-time basis are also eligible to participate, unless their position is excluded by law or regulation.

3. Enrollees who wish to continue their current enrollments do not need to take any action during this open season.

4. FEGLI provides group term life insurance. It does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance unless you waive the coverage. Basic insurance is equal to your annual basic pay, rounded to the next higher \$1,000, plus \$2,000. In addition to the Basic, there are three forms of Optional insurance that you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic - you must take action to elect the options. The three options are:

- **Option A, Standard** – in the amount of \$10,000.
- **Option B, Additional** – in an amount from one to five times your annual basic pay (after rounding up to the next \$1,000).
- **Option C, Family** – provides coverage for your spouse and eligible dependent children.

5. The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance and the cost depends on your age. To assist you in determining the actual expense of your insurance election(s), a life insurance calculator is provided at <http://www.opm.gov/calculator/worksheet.asp>.

6. Additional information for the 2004 FEGLI Open Season may be obtained at the following websites: <https://www.abc.army.mil> and <http://www.fegli2004.opm.gov>.

7. **HOW TO ENROLL OR MAKE AN ENROLLMENT CHANGE DURING OPEN SEASON**

– Employees who wish to make a FEGLI Open Season change **must** use either the ABC-C Interactive Voice Response System (IVRS) by calling the toll-free number, 1-877-276-9287 or 1-877-276-9833 for Hearing Impaired or go through the web system at <https://www.abc.army.mil>. **No hard copy forms will be accepted.**

8. Employees must first establish a Point Of Entry (POE) and Personal Identification Number (PIN) through EBIS in order to access either system.

9. **All open season changes and enrollments must be processed through the ABC-C no later than close of business 30 September 2004.**

10. New enrollments and changes to current enrollments elected during open season will become effective on [1 September 2005](#).

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Advisory Center